TO9080 '582E2660

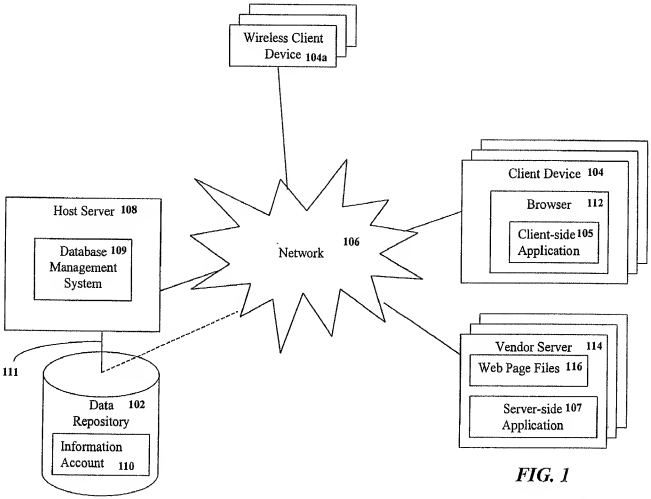

FIG. 1

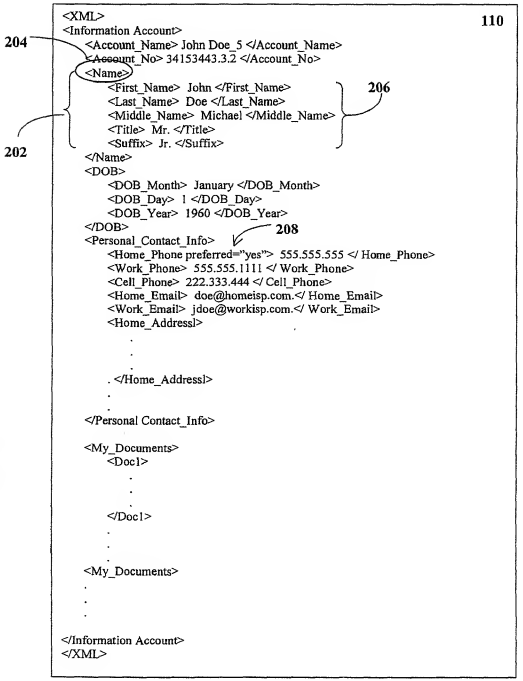
110
204
202
206
208
<XML>
<Information Account>
<Account_Name> John Doe_5 </Account_Name>
<Account_No> 34153443.3.2 </Account_No>
<Name>
<First_Name> John </First_Name>
<Last_Name> Doe </Last_Name>
<Middle_Name> Michael </Middle_Name>
<Title> Mr. </Title>
<Suffix> Jr. </Suffix>
</Name>
<DOB>
<DOB_Month> January </DOB_Month>
<DOB_Day> 1 </DOB_Day>
<DOB_Year> 1960 </DOB_Year>
</DOB>
<Personal_Contact_Info>
<Home_Phone preferred="yes"> 555.555.555 </ Home_Phone>
<Work_Phone> 555.555.1111 </ Work_Phone>
<Cell_Phone> 222.333.444 </ Cell_Phone>
<Home_Email> doe@homeisp.com.</ Home_Email>
<Work_Email> jdoe@workisp.com.</ Work_Email>
<Home_Addressl>
. </Home_Addressl>
</Personal Contact_Info>
<My_Documents>
<Doc1>
</Doc1>
<My_Documents>
</Information Account>
</XML>

FIG. 2

US 8822660

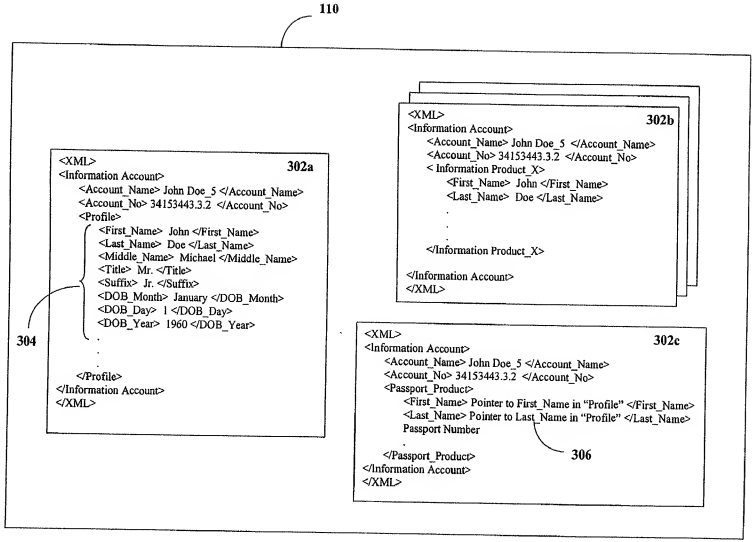

FIG. 3

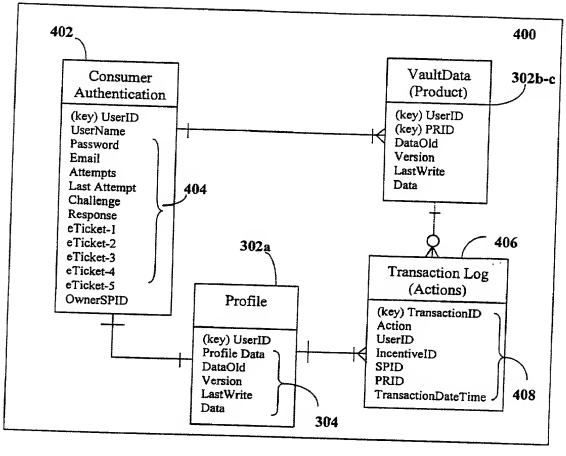
402
400
Consumer Authentication
(key) UserID
UserName
Password
Email
Attempts
Last Attempt
Challenge
Response
eTicket-1
eTicket-2
eTicket-3
eTicket-4
eTicket-5
OwnerSPID
404
VaultData (Product)
302b-c
(key) UserID
(key) PRID
DataOld
Version
LastWrite
Data
302a
406
Transaction Log (Actions)
Profile
(key) UserID
Profile Data
DataOld
Version
LastWrite
Data
304
(key) TransactionID
Action
UserID
IncentiveID
SPID
PRID
TransactionDateTime
408

FIG. 4

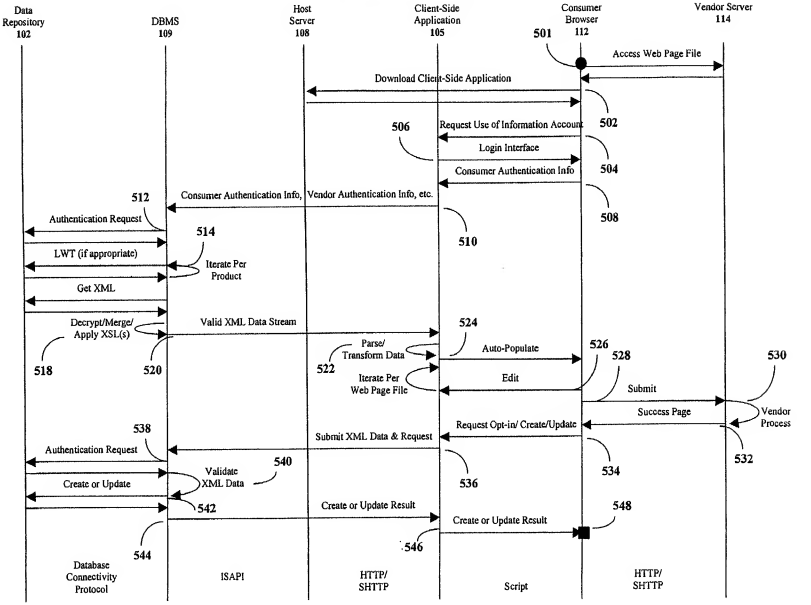
Data Repository 102
DBMS 109
Host Server 108
Client-Side Application 105
Consumer Browser 112
Vendor Server 114
501
Access Web Page File
Download Client-Side Application
502
506
Request Use of Information Account
Login Interface
504
Consumer Authentication Info
508
512
Consumer Authentication Info, Vendor Authentication Info, etc.
510
Authentication Request
514
LWT (if appropriate)
Iterate Per Product
Get XML
Decrypt/Merge/ Apply XSL(s)
Valid XML Data Stream
524
Parse/ Transform Data
Auto-Populate
526
528
530
518
520
522
Iterate Per Web Page File
Edit
Submit
Vendor Process
Success Page
538
Request Opt-in/ Create/Update
Submit XML Data & Request
532
534
Authentication Request
540
Validate XML Data
536
Create or Update
542
Create or Update Result
548
Create or Update Result
544
546
Database Connectivity Protocol
ISAPI
HTTP/ SHTTP
Script
HTTP/ SHTTP

FIG. 5

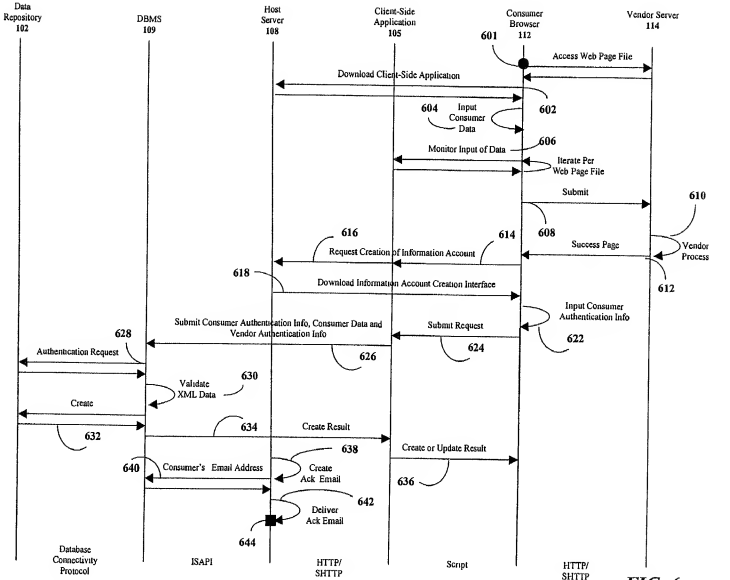
Data Repository 102
DBMS 109
Host Server 108
Client-Side Application 105
Consumer Browser 112
Vendor Server 114
601
Access Web Page File
Download Client-Side Application
604
Input Consumer Data
602
606
Monitor Input of Data
Iterate Per Web Page File
Submit
610
608
614
Success Page
Vendor Process
616
Request Creation of Information Account
612
618
Download Information Account Creation Interface
Input Consumer Authentication Info
622
Submit Consumer Authentication Info, Consumer Data and Vendor Authentication Info
Submit Request
624
628
626
Authentication Request
630
Validate XML Data
Create
634
Create Result
632
638
Create or Update Result
640
Consumer's Email Address
Create Ack Email
636
642
Deliver Ack Email
644
Database Connectivity Protocol
ISAPI
HTTP/ SHTTP
Script
HTTP/ SHTTP

FIG. 6

TD9080 "582E2650

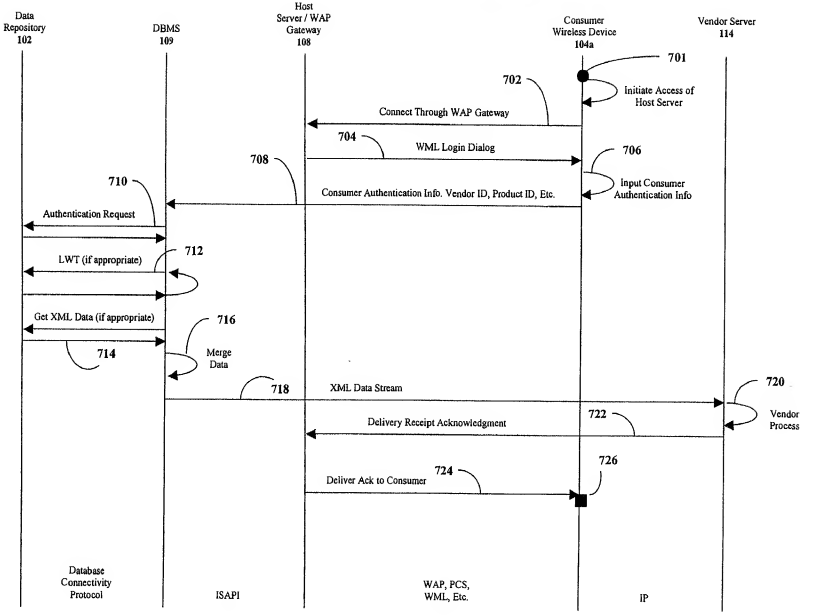

FIG. 7